

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Sean L. Mare
Katherine Mare**

Case No.: **19-10159**
Judge: **Christine M. Gravelle**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☒ Modified/Notice Required

Date: **06/18/2020**

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney WB Initial Debtor: SLM Initial Co-Debtor K M

Part 1: Payment and Length of Plan

a. The debtor shall pay **\$2,500.00 Monthly for 18 months, then \$2,275.00 Monthly for 42 months** to the Chapter 13 Trustee, starting on February 1, 2019 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Warren Brumel, Esq.	Attorney Fees	3,500.00
Internal Revenue Service	Taxes and certain other debts	2,322.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

- ☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been

assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Quicken Loans	925 Sixth Street Union Beach, NJ 07735 Monmouth County	2,989.97	0.00	2,989.97	2,549.57

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-							
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor
Capital One Auto Finance
PNC Bank, N.A.

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims

6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 01/04/2019.

Explain below **why** the plan is being modified:

Husband's income was reduced by 15%.

Explain below **how** the plan is being modified:

Pending tier reduced to \$2,275 per month.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 6/08/2020

/s/ Sean L. Mare

Sean L. Mare

Debtor

Date: 6/08/2020

/s/ Katherine Mare

Katherine Mare

Joint Debtor

Date: 6/08/2020

/s/ Warren Brumel, Esq.

Warren Brumel, Esq.

Attorney for the Debtor(s)

Certificate of Notice Page 7 of 9

United States Bankruptcy Court
District of New JerseyIn re:
Sean L. Mare
Katherine Mare
DebtorsCase No. 19-10159-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 59

Date Rcvd: Jun 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2020.

db/jdb
517952072 +Sean L. Mare, Katherine Mare, 925 Sixth Street, Union Beach, NJ 07735-2868
517952076 +Barclay's Bank Delaware, 125 S. West Street, Wilmington, DE 19801-5014
517952079 Capital Collection Services, 20 E Trenton Road, Building 50, Berlin, NJ 08009
517952080 Celentano, Stadtmauer & Walentowicz, LLP, PO Box 2594, Clifton, NJ 07015-2594
518042910 +Central Jersey Specialty Surgery, 10 Industrial Way E, Eatontown, NJ 07724-3332
+Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517988384 +Foss, San Filippo & Milne, LLC, 225 Broad Street, Red Bank, NJ 07701-2009
517952086 +Foss, San Filippo & Milne, LLC, PO Box 896, Red Bank, NJ 07701-0896
518102992 +PNC BANK, N.A., P.O. BOX 94892, CLEVELAND, OH 44101-4892
517952091 +PNC Bank, PO Box 856177, Louisville, KY 40285-6177
517952092 +PNC Bank, N.A., PNC Consumer Lending, Liberty Commons, Box 747024,
Pittsburgh, PA 15274-7024
517952096 +Remex Inc., 307 Wall Street, Princeton, NJ 08540-1515
517952097 Retina Care Center, 1255 NJ-70, Lakewood, NJ 08701
517952099 +Shrewsbury Diagnostic Imaging, 1131 Broad Street, Shrewsbury, NJ 07702-4334
517952100 +Sofi Funding, One Letterman Drive, Building C, San Francisco, CA 94129-2402
517952102 +University Radiology, PO Box 1075, East Brunswick, NJ 08816-1075

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 10 2020 23:58:29 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 10 2020 23:58:27 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
517952071 E-mail/Text: ebn@americacollect.com Jun 10 2020 23:58:34 Americacollect, PO Box 1566,
Manitowoc, WI 54221
517952070 E-mail/PDF: gecsed@recoverycorp.com Jun 11 2020 00:00:04 Amazon/Synchrony Bank,
Att: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
518048301 E-mail/PDF: resurgentbknofications@resurgent.com Jun 11 2020 00:00:23
Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
517961829 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jun 11 2020 00:00:15
BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS,
Oklahoma City, OK 73118-7901
517977744 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Jun 11 2020 00:01:25
BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
517952075 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Jun 11 2020 00:01:26 BMW Financial Services,
PO Box 3608, Dublin, OH 43016-0306
517952073 +E-mail/Text: bankruptcyletters@hackensackmeridian.org Jun 10 2020 23:58:46
Bayshore Comm Hospital, PO Box 95000-1635, Philadelphia, PA 19195-0001
517952074 +E-mail/Text: bankruptcyletters@hackensackmeridian.org Jun 10 2020 23:58:46
Bayshore Community Hospital, Att: Patient Billing, 727 N Beers Street,
Holmdel, NJ 07733-1514
517952077 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 11 2020 00:00:44 Capital One,
Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285
517952078 E-mail/PDF: AIS.COAF.EBN@americaninfosource.com Jun 11 2020 00:00:53
Capital One Auto Finance, Att: Bankruptcy Unit, 7933 Preston Rd, Plano, TX 75024-2302
517961824 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jun 11 2020 00:01:22
Capital One Auto Finance, a division of, AIS Portfolio Services, LP,
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517971108 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jun 11 2020 00:00:17
Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
517989401 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jun 11 2020 00:01:35
Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517952082 +E-mail/Text: mediamanagers@clientservices.com Jun 10 2020 23:57:41 Client Services Inc.,
3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
517952083 +E-mail/Text: mediamanagers@clientservices.com Jun 10 2020 23:57:41 Client Services, Inc.,
3451 Harry Truman Blvd, Saint Charles, MO 63301-9816
517952084 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 10 2020 23:58:09 Comenity Torrid,
PO Box 182273, Columbus, OH 43218-2273
517952085 E-mail/Text: mrdiscen@discover.com Jun 10 2020 23:57:46 Discover Card, PO Box 15316,
Wilmington, DE 19850
517963501 E-mail/Text: mrdiscen@discover.com Jun 10 2020 23:57:46 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517952087 E-mail/Text: sbse.cio.bnc@mail@irs.gov Jun 10 2020 23:57:55 Internal Revenue Service,
Insolvency Unit, PO Box 744, Springfield, NJ 07081
517952088 E-mail/PDF: gecsed@recoverycorp.com Jun 11 2020 00:00:03 JCPenney/Synchrony Bank,
Att: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
517952081 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jun 11 2020 00:00:09 Chase Card Services,
PO Box 15298, Wilmington, DE 19850-5298
518579023 E-mail/PDF: resurgentbknofications@resurgent.com Jun 11 2020 00:00:23 LVNV Funding LLC,
PO Box 10587, Greenville, SC 29603-0587

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 59

Date Rcvd: Jun 10, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518579024 E-mail/PDF: resurgentbkn notifications@resurgent.com Jun 11 2020 00:00:23 LVNV Funding LLC,
PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587,
Greenville, SC 29603-0587

517952089 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 10 2020 23:58:09 Lane Bryant,
WFNNB, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125

517952093 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 11 2020 00:01:23
Portfolio Recovery Associates, 140 Corporate Blvd., Norfolk, VA 23502

517952094 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 11 2020 00:00:50
Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541

518060096 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 11 2020 00:00:17
Portfolio Recovery Associates, LLC, C/O Capital One Bank (usa), N.a., POB 41067,
Norfolk VA 23541

518056086 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 11 2020 00:00:18
Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541

518062550 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 11 2020 00:00:16
Portfolio Recovery Associates, LLC, c/o Lane Bryant, POB 41067, Norfolk VA 23541

518062695 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 11 2020 00:00:17
Portfolio Recovery Associates, LLC, c/o Torrid, POB 41067, Norfolk VA 23541

517952090 +E-mail/PDF: gecsed i@recoverycorp.com Jun 11 2020 00:00:02 Pay Pal, GE Money Bank,
Att: Bankruptcy Dept., PO Box 103104, Roswell, GA 30076-9104

517952095 +E-mail/Text: bankruptcyteam@quickenloans.com Jun 10 2020 23:58:42 Quicken Loans,
1050 Woodward Ave, Detroit, MI 48226-1906

517993657 +E-mail/Text: bankruptcyteam@quickenloans.com Jun 10 2020 23:58:42 Quicken Loans Inc.,
635 Woodward Avenue, Detroit, MI 48226-3408

517952098 +E-mail/Text: RMCbankruptcy@hackensackmeridian.org Jun 10 2020 23:58:49
Riverview Medical Center, Att: Patient Billing, 1 Riverview Plaza,
Red Bank, NJ 07701-1864

518122352 +E-mail/Text: bncmail@w-legal.com Jun 10 2020 23:58:35 SYNCHRONY BANK,
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

517954680 +E-mail/PDF: gecsed i@recoverycorp.com Jun 11 2020 00:01:09 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

517952101 E-mail/PDF: gecsed i@recoverycorp.com Jun 11 2020 00:01:09 Synchrony Bank,
Att: Bankruptcy Dept., PO Box 965061, Orlando, FL 32896-5061

518543574 +E-mail/PDF: gecsed i@recoverycorp.com Jun 11 2020 00:00:36 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

518075751 E-mail/Text: ebn@americacollect.com Jun 10 2020 23:58:34 UNIVERSITY RADIOLOGY GROUP PC,
C/O AMERICACOLLECT INC., PO BOX 1566, MANITOWOC, WI 54221-1566

518072674 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jun 11 2020 00:00:59 Verizon,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

517952103 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jun 10 2020 23:57:34
Verizon, PO Box 4833, Trenton, NJ 08650-4833

TOTAL: 43

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518021885* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

518062587* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC,
C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-3

User: admin
Form ID: pdf901

Page 3 of 3
Total Noticed: 59

Date Rcvd: Jun 10, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor QUICKEN LOANS INC. rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Warren Brumel on behalf of Joint Debtor Katherine Mare wbrumel@keyportlaw.com,
brumellawecf@gmail.com/wbrumel@keyportlaw.com
Warren Brumel on behalf of Debtor Sean L. Mare wbrumel@keyportlaw.com,
brumellawecf@gmail.com/wbrumel@keyportlaw.com

TOTAL: 6